

Benefits and Beneficiaries Under the Railroad Retirement and Unemployment Insurance Systems - November 2004

**Regular Retirement
and Survivor Benefits**

Benefit payments	<u>November 2004</u>	<u>November 2003</u>
Total	\$749,877,000	\$736,531,000
Retired employees	483,434,000	470,797,000
Spouses and divorced spouses	89,794,000	88,506,000
Widow(er)s - aged and disabled	155,028,000	155,796,000
Other survivors	21,621,000	21,432,000

Monthly benefits	Being paid end of month		Awarded in month		Average under Social Security November 2004	
	<u>Number</u>	<u>Average¹</u>	<u>Number</u>	<u>Average¹</u>	<u>Being Paid</u>	<u>Awarded</u>
Total	608,800	.....	2,500	.....	.....	.....
Regular employee annuities, total	287,400	\$1,664	1,000	\$2,193	.....	.....
Age	204,000	1,626	² 400	² 2,622	\$929	³ \$1,243
Disability, Full Retirement Age and Over	35,200	1,481	.....	.....	.....	.....
Disability, Under Full Retirement Age	48,200	1,959	300	2,175	870	936
Spouses and divorced spouses	142,500	622	800	715	452	335
Widow(er)s--aged and disabled	150,800	1,025	600	1,301	881	724
Widowed mothers and fathers	1,100	1,346	<u>4</u>	1,182	672	676
Widow(er)s--remarried and divorced	14,800	675	100	731	<u>5</u>	<u>5</u>
Children	12,100	767	<u>4</u>	1,005	608	621
Other survivors	100	689	.....	.....	.....	.....

Supplemental Employee Annuities	Benefit payments		Being paid end of month		Awarded in month	
	<u>November 2004</u>	<u>November 2003</u>	<u>Number</u>	<u>Average</u>	<u>Number</u>	<u>Average</u>
	\$5,274,000	\$5,396,000	125,800	\$42	500	\$42

¹Railroad retirement benefits shown are net of reduction for social security benefit entitlement.

²For employees retiring directly from the railroad industry with full age annuity (their years of service averaged 34); some 200 other age annuities were awarded in the month.

³For men aged 65 or over insured on regular basis.

⁴Fewer than 50.

⁵Remarried and divorced widow(er)s included with aged and disabled widow(er)s and widowed mothers and fathers.

Note. --Data are on a cash basis (unaudited) and are partly estimated. Detail may not add to totals due to rounding. Regular retirement and survivor benefit payments total includes hospital insurance benefits for services in Canada.

(Over)

**Benefits and Beneficiaries Under the Railroad Retirement
and Unemployment Insurance Systems - (Continued)
November 2004**

Unemployment and Sickness Benefits

	Number of beneficiaries during month	Average payment	
		Per 2-week registration period	Per full week
Unemployment	2,600	\$503	\$275
Sickness	6,700	507	277
		Benefit payments	
		November 2004	November 2003
Total		\$6,274,000	\$6,964,000
Unemployment		2,233,000	2,854,000
Sickness		4,042,000	4,111,000

Note. --Data are on a cash basis (unaudited). Detail may not add to totals due to rounding.



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